

Case number: **15-43225**

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Gregory Phillip Roland  
DebtorCase No. 15-43225-DLT  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 25

Date Rcvd: Mar 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2016.

db  
24053908 +Gregory Phillip Roland, 1702 Beech Road, Mount Prospect, IL 60056-1602  
24053909 +Arnold Scott Harris, P.C., 222 Merchandise Mart Plaza, Suite 1932, Chicago, IL 60654-1420  
24053915 +Arnold Scott Harris, P.C., PO Box 5625, Chicago, IL 60680-5625  
24053917 +Citibank, N.A., 399 Park Avenue, New York, NY 10022-4699  
Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034,  
Saint Louis, MO 63179-0034  
24053918 +City Chicago, 50 West Washington Street, Suite 1303, Chicago, IL 60602-1484  
24053920 +City of Chicago, Department of Revenue, PO Box 88292, Chicago, IL 60680-1292  
24053921 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309  
24053922 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
24053923 +First Horizon/First Tennessee Bank, Attn: Bankruptcy, PO Box 1469,  
Knoxville, TN 37901-1469  
24053924 +Ge Capital, C/O United Portfolio, 1942 Lexington, Ste 1, Saint Paul, MN 55113-6401  
24053927 +Harris Bank, 111 W. Monroe Street, Chicago, IL 60603-4095  
24053928 +Harris Bank N.A., Bmo Harris Bank - Bankruptcy Dept.-Brk-1, 770 N Water Street,  
Milwaukee, WI 53202-0002  
24053929 Illinois Tollway Authority, PO Box 5544, Chicago, IL 60680-5544  
24053930 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+EDI: BIBODENSTEIN.COM Mar 31 2016 00:28:00 Ira Bodenstein,  
Shaw Fishman Glantz & Towbin LLC, Towbin LLC, 321 N Clark Street Suite 800,  
Chicago, IL 60654-4766  
24053906 +EDI: BECKLEE.COM Mar 31 2016 00:28:00 American Express, PO Box 3001,  
16 General Warren Boulevard, Malvern, PA 19355-1245  
24053907 +EDI: BECKLEE.COM Mar 31 2016 00:28:00 American Express \*, c/o Becket & Lee,  
P.O. Box 3001, Malvern, PA 19355-0701  
24053911 +EDI: BANKAMER2.COM Mar 31 2016 00:28:00 Bank Of America, N.A., 401 N. Tryon Street,  
NC1-021-02-20, Charlotte, NC 28255-0001  
24053910 +EDI: BANKAMER.COM Mar 31 2016 00:28:00 Bank of America,  
Attn: Bankruptcy Dept NC4-105-0314, PO Box 26012, Greensboro, NC 27420-6012  
24053913 +EDI: HFC.COM Mar 31 2016 00:28:00 Best Buy Co., Inc, Bureaus Investment Group,  
PO Box 17298, Baltimore, MD 21297-1298  
24053916 EDI: CITICORP.COM Mar 31 2016 00:28:00 Citicorp Credit Services \*,  
ATTN: Internal Recovery; Centralized Bk, P.O. Box 20507, Kansas City, MO 64195  
24053914 +EDI: CHASE.COM Mar 31 2016 00:28:00 Chase \*, ATTN: Bankruptcy Department,  
P.O. Box 15298, Wilmington, DE 19850-5298  
24053925 +EDI: RMSC.COM Mar 31 2016 00:28:00 GE Capital Retail Consumer Finance, 1600 Summer Street,  
Fifth Floor, Stamford, CT 06905-5125  
24053926 +EDI: RMSC.COM Mar 31 2016 00:28:00 GE Money Bank Care Card, PO Box 960061,  
Orlando, FL 32896-0061

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

24053919 City of Chicago, c/o Markoff & Krasny, 29 N. Wacker Drive, # 550  
24053912\* +Bank Of America, N.A. \*, 401 N. Tryon Street, NC1-021-02-20, Charlotte, NC 28255-0001  
TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2016 at the address(es) listed below:

Charles L. Magerski on behalf of Debtor 1 Gregory Phillip Roland Cmagerski@sulaimanlaw.com,  
courtinfo@sulaimanlaw.com; bkycourtinfo@gmail.com; ECFNotice@sulaimanlaw.com; mbadwan@sulaimanlaw.com  
m@sulaiman.igotnotices@gmail.com; bkcecf\_sulaiman@bkexpress.info  
Ira Bodenstein iratrustee@shawfishman.com, IL29@ecfcbis.com; cowens@shawfishman.com

District/off: 0752-1

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Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3